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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Warren Newman

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EXAMINER

HOLLY, JOHN H

ART UNIT

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/717,124	Applicant(s) NEWMAN, WARRREN	
	Examiner JOHN H. HOLLY	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 November 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>02/23/2004</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Objections

1. The numbering of claims is not in accordance with 37 CFR 1.126 which requires the original numbering of the claims to be preserved throughout the prosecution. When claims are canceled, the remaining claims must not be renumbered. When new claims are presented, they must be numbered consecutively beginning with the number next following the highest numbered claims previously presented (whether entered or not).

Misnumbered claims 10 - 29 been renumbered 9 - 28.

Claim Rejections - 35 USC § 102

2. The following is a quotation of 35 U.S.C. 102(b) which reads as follows:

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1 - 6, 8-12, 14 – 25, and 27 - 28 are rejected under 35 U.S.C. 102(b) as being anticipated by Jay S. Walker et al. (Pat. # US 6,327,348 B1, – herein referred to as Walker).

As per claim 1,

Walker disclosed a method for processing transactions, comprising:

initiating a transaction to access an account (col. 2, lines 34-49);

sending an authorization request to an authorization entity associated with the account (col. 2, lines 61-67);

sending itemization detail data associated with the transaction to the authorization

entity (col. 5, lines 1-10); and
routing at least the itemization detail data to an owner of the account
(col. 2, lines 25-33).

As per claim 2,
Walker disclosed the method of claim 1, further comprising:
generating a transaction detail report including the itemization detail data and
transaction summary data (col. 2-3, lines 65-6); and
sending the transaction detail report to the owner of the account (col. 3, lines 7-23).

As per claim 3,
Walker disclosed the method of claim 1, wherein sending the itemization detail data
further comprises sending the itemization detail data via at least one of a facsimile
connection, a modem connection, a network connection, an email, and an Internet
connection (col. 6, lines 1-5).

As per claim 4,
Walker disclosed the method of claim 1, further comprising generating the transaction
itemization detail data (col. 8, lines 31-40).

As per claim 5,
Walker disclosed the method of claim 4, wherein generating the transaction itemization
detail further comprises generating an image of a receipt associated with the transaction
(col. 8, lines 41-53); (col. 12, lines 7-26).

As per claim 6,
Walker disclosed the method of claim 4, wherein generating the transaction itemization
detail further comprises generating a text file including data related to items purchased
in the transaction (col. 6, lines 6-18).

As per claim 8,

Walker disclosed the method of claim 1, wherein a plurality of users are authorized to access the account, and the method further comprises:
generating identification data associated with a selected one of the Users initiating the transaction (col. 7, lines 36-44); and
sending the identification data to the owner of the account (col. 12, claim 1, lines 35-50).

As per claim 9,

Walker disclosed the method of claim 1, wherein sending the itemization detail data further comprises sending the itemization detail data responsive to the authorization entity approving the authorization request (col. 5, lines 53-59).

As per claim 10,

Walker disclosed the method of claim 1, wherein sending the itemization detail data further comprises sending the itemization detail data coincident with the authorization request (col. 5, lines 1-10).

As per claim 11,

Walker disclosed a method, comprising:
processing a transaction for accessing an account at a first location (col. 4, lines 19-24);
generating transaction detail data associated with the transaction (col. 5, lines 53-59);
and
communicating the transaction detail data to an owner of the account remote from the first location (col. 2, lines 24-).

As per claim 12,

Walker disclosed the method of claim 12, wherein communicating the itemization detail data further comprises sending the itemization detail data via at least one of a facsimile connection, a modem connection, a network connection, an email, and an Internet connection (col. 6, lines 1-5).

As per claim 14,

Claim 14 is a system claim corresponding to method claim 1. Therefore, claim 14 is analyzed and rejected as previously discussed with respect to claim 1.

As per claim 15,

Claim 15 is a system claim corresponding to method claim 2. Therefore, claim 15 is analyzed and rejected as previously discussed with respect to claim 2.

As per claim 16,

Claim 16 is a system claim corresponding to method claim 3. Therefore, claim 16 is analyzed and rejected as previously discussed with respect to claim 3.

As per claim 17,

Claim 17 is a system claim corresponding to method claim 4. Therefore, claim 17 is analyzed and rejected as previously discussed with respect to claim 4.

As per claim 18,

Claim 18 is a system claim corresponding to method claim 5. Therefore, claim 18 is analyzed and rejected as previously discussed with respect to claim 5.

As per claim 19,

Claim 19 is a system claim corresponding to method claim 6. Therefore, claim 19 is analyzed and rejected as previously discussed with respect to claim 6.

As per claim 20,

Claim 20 is a system claim corresponding to method claim 7. Therefore, claim 20 is analyzed and rejected as previously discussed with respect to claim 7.

As per claim 21,

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Claim 21 is a system claim corresponding to method claim 8. Therefore, claim 21 is analyzed and rejected as previously discussed with respect to claim 8.

As per claim 22,

Claim 22 is a system claim corresponding to method claim 9. Therefore, claim 22 is analyzed and rejected as previously discussed with respect to claim 9.

As per claim 23,

Claim 23 is a system claim corresponding to method claim 10. Therefore, claim 23 is analyzed and rejected as previously discussed with respect to claim 10.

As per claim 24,

Claim 24 is a system claim corresponding to method claim 11. Therefore, claim 24 is analyzed and rejected as previously discussed with respect to claim 11.

As per claim 25,

Claim 25 is a system claim corresponding to method claim 12. Therefore, claim 25 is analyzed and rejected as previously discussed with respect to claim 12.

As per claim 27,

Claim 27 is a system claim corresponding to method claim 1. Therefore, claim 27 is analyzed and rejected as previously discussed with respect to claim 1.

As per claim 28,

Claim 28 is a system claim corresponding to method claim 11. Therefore, claim 28 is analyzed and rejected as previously discussed with respect to claim 11.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 7, 13 and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jay S. Walker et al. (Pat. # US 6,327,348 B1, – herein referred to as Walker) in view of Greg E. Blonder et al. (Pat. # US 5,708,422 – herein referred to as Blonder)

As per claim 13,

Walker disclosed the method of claim 11, wherein generating the transaction itemization detail, further comprises generating at least one of an image of a receipt associated with the transaction, a text file including data related, to items purchased in the transaction (col. 8, lines 41-53); (col. 12, lines 7-26); (col. 6, lines 6-18).

However, Walker does not expressly disclose an image of a signature of an account user initiating the transaction.

In a similar field of endeavor, Blonder discloses an image of a signature of an account user initiating the transaction (Blonder; col. 11, lines 5-20).

In light of the teaching of Blonder, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Walker wherein an image of a signature of an account user initiating the transaction would be provided as recited in claim 13.

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This modification would provide a method to reduce the risk of financial loss by fraud, along with greater security and accountability.

As per claim 7,

Claim 7 is a method claim corresponding to method claim 13. Therefore, claim 7 is analyzed and rejected as previously discussed with respect to claim 13.

As per claim 26,

Claim 26 is a system claim corresponding to method claim 13. Therefore, claim 26 is analyzed and rejected as previously discussed with respect to claim 13.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN H. HOLLY whose telephone number is (571)270-3461. The examiner can normally be reached on Mon. - Fri. 8 AM to 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JOHN H. HOLLY/
Examiner, Art Unit 3694

JOHN H. HOLLY
Examiner
Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694